

IN THE SPECIFICATION:

Add the following paragraph after the first paragraph on page 1, and before the second paragraph beginning "An existing settlement system..."

A1 --References to the figures referred to in this section may provide a parenthetical second reference number to refer to the diagrammatic representation of a transaction taking place (a "verb") utilizing an element, while the non-parenthetical reference numbers refer to the element (a "noun") itself that is, if appropriate, involved in the transaction.--

IN THE CLAIMS:

Please amend the claims in the following manner:

- A2
- 1 1. (amended) An electronic asset utilization system comprising:
2 a terminal which is connected to a communications network and outputs a signal
3 for instructing transmission of an electronic asset on a predetermined date and time;
4 issuance means for issuing an exchange certificate verifying a user's right to
5 receive the electronic asset, and also for issuing the electronic asset corresponding to the
6 exchange certificate; and
7 a server which is connected to the communications network and transmits the
8 electronic asset to the terminal or to another predetermined terminal on the
9 predetermined date and time.
 - 1 2. (amended) The electronic asset utilization system as defined in claim 1,
2 wherein the server comprises
3 settlement processing means for settling a charge billed to the electronic asset